

## State Fire & Tornado Fund Staff

**Jeff R. Bitz**

Program Administrator/701.328.9606  
[jbitz@state.nd.us](mailto:jbitz@state.nd.us)

**Sharon Gross**

Administrative Assistant/701.328.9600  
[sgross@state.nd.us](mailto:sgross@state.nd.us)

**Lee Lunde**

Property Appraiser/701.328.9605  
Claims Examiner  
[llunde@state.nd.us](mailto:llunde@state.nd.us)

**Barbara Mehlhoff**

Underwriting Examiner/701.328.9603  
[bmehlhof@state.nd.us](mailto:bmehlhof@state.nd.us)

PRSRT STD  
U.S. POSTAGE  
**PAID**  
BISMARCK, ND  
PERMIT NO. 419

## North Dakota State Fire & Tornado Fund

*Providing affordable property  
insurance coverage for the state  
and its political subdivisions  
since 1919.*



### *Policyholder Water Damage Mitigation Guide*



The Special Funds  
Division of the North  
Dakota Insurance  
Department endeavors  
to handle the needs of  
our customers the right way

the first time — accurately, fairly and  
timely — and always with the  
benefit of prevention,  
safety and education.



### North Dakota Insurance Department

Department 401  
State Capitol — Fifth Floor  
600 East Boulevard  
Bismarck, ND 58505-0320

**NORTH  
DAKOTA**

Special Funds  
Division

**Insurance  
Department**

*Jim Poolman, Commissioner*

425 North Fifth Street  
Bismarck, ND 58501-4033  
701.328.9600  
701.328.9610 — fax

# *Policyholder guide to understanding the essential steps in mitigating water damage*

**Water spreads quickly, requiring prompt action. The following will help reduce replacement costs:**

- ◆ Shutoff the water source, if possible, and/or make temporary repairs to prevent further damage.
- ◆ Remove and prop up wet upholstery cushions for even drying.
- ◆ Place aluminum foil or wood blocks under furniture legs.
- ◆ Remove oriental or other colored rugs from wet carpeting or floor.
- ◆ Remove books, magazines or other personal property from wet carpeting or floor.
- ◆ Remove excess water by mopping and blotting.

Furniture in direct contact with water delaminates and swells. Also, furniture (especially antique) stains carpet. Paper goods and books swell and warp.

**Contact your qualified water cleanup and restoration specialist. Be pro-active and select your specialist in advance. They should be available seven days a week, 24 hours a day. Identify them here:**

---

Water cleanup and restoration specialist

---

Phone number

**Notify our office immediately at 701-328-9600. If you experience a major loss and it occurs after hours or on a weekend, call 701-328-9606 and leave a message, name and phone number. We will get back to you the next day.**

**Complete and mail a Notice of Loss to our office or fax to 701-328-9610. (The form is located in the policy renewal packet or go online to [www.state.nd.us/ndins/](http://www.state.nd.us/ndins/).)**

*Let us all do our part to keep the cost of insurance affordable.*

*If you have questions on identifying qualified water cleanup and restoration specialists in your area, please contact our office for assistance.*

